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PAGES (INCLUDING COVER): 19

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FROM NAME: James R. Miner (Reg. No. 40,444)  
DIRECT DIAL: 703-714-7449

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1. Amendment (17 pages); and
2. Certificate of Transmission (1 page).

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Application Serial No. 09/204,390

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Application No.: 09/204,390

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
Deborah EVERLING	)	
	)	
Application Number: 09/204,390	)	Examiner: Richard FULTS
	)	Group Art Unit: 3628
	)	
Filed: December 2, 1998	)	
	)	
For: MERCHANT TRANSACTION	)	
DATA MINING METHOD	)	

Commissioner for Patents  
P.O. Box 1450  
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Sir:

**AMENDMENT**

Responsive to the November 19, 2004 Office Action, please amend the subject application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.